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(54) **TRANSACTION SETTLEMENT METHOD BY ELECTRONIC MONEY**

(57) Abstract:

PROBLEM TO BE SOLVED: To transfer money from the account of a provider to the account of each member shop for every bank by using a system even in the case that a user and the member shop don't have accounts in the same bank and recognizing plural banks on the provider side.

SOLUTION: The bank account of a provider 10 for issue and adjustment of electronic money is opened in the bank where the member shop or the user has the bank account, and provider terminals 101 and 102 and member shop terminals 201 and 202 are connected to bank host computers 301 to 30n and a provider host computer 11. When the user purchases electronic money from the provider 10, the price for electronic money is transferred from the bank account of the user to that of the provider 10 by the bank POS system, and issued electronic money data is stored in a storage medium inserted to provider terminals 101 and 102, and the user pays the price for commodities in electronic money of the storage medium, and at the time of adjustment, the corresponding price for electronic money is transferred from the bank account of the provider 10 to that of the

member shop by the bank pos system to perform the adjustment.

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